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ABSTRACT

This booklet provides advice to widows and widowers on dealing with their spouse's death based on the experiences of others. The stages of bereavement and mourning are discussed, focusing on giving oneself permission to mourn. The most urgent financial and legal decisions a widow or widower is faced with are listed and discussed. These include making funeral arrangements; finding important papers; obtaining death certificates; notifying the Social Security Administration, employers, and creditors; and consulting a lawyer. Personal adjustment, taming one's fears, a way to say goodbye, and dealing with family and friends are discussed. Issues of sexuality and the widowed person are discussed. It is suggested that if the widowed person looks for a new sexual partner he or she should think about what is wanted: sex, intimacy, companionship, admiration, or cuddling. Health problems which can result from the stress of becoming widowed are described and advice on how to deal with these problems is provided. The business matters of taxes, Social Security, other insurance benefits, and property are discussed. Potential temptations to resist, such as selling one's home, are noted. Household management, employment, careers, and volunteer service are discussed. A selected bibliography of literature on topics discussed is included. (ABL)

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On Being Alone

AARP GUIDE FOR WIDOWED PERSONS

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On Being Alone

To be widowed is to suffer one of life's most profound losses. When a loving tie is severed, so is a part of ourselves. What has been lost is lost forever. Life will never be the same again. Others who have been through the widowhood experience have much to teach. In the pages to come, their experiences are shared in the hope that they will help you find your own path through your grief.

Bereavement and Beyond

Our marriage vows say "'til death do us part," but who among us is ever prepared for that final parting? Whether a spouse's death is anticipated, or whether it comes unexpectedly, the event of death is always sudden. In the beat of a heart, a wife becomes a widow, a husband, a widower.

Most of life's great changes, save this one, give us time to prepare. For parenthood, there is a nine-month pregnancy. For marriage, there is engagement; and for divorce, there is a period of separation. Even moving to a new home or job, we have a chance to prepare.

Not so with death. You are "widowed." The word doesn't fit. You try to shrug it off like an oversized wrap. You are frightened and confused by this ambiguous new status.

"Widow? Widower? No, no. Not me."

Being widowed turns your self-image upside down. You feel dizzy, off-center, without direction. You need to reset your compass. You need time to adjust.

It is a role you've never practiced playing and you don't know your part. How does a widowed person act? What does one wear? What does one say?

"When I first became a widow, I hated to leave my apartment for fear that 'it' showed . . . How much I was hurting, how unjust my life was, how alone I felt. Surely, people could see all that when they looked at me. Surely, they could see that I was different."

The transition from wife to widow, husband to widower, is a very real, painful, and personal phenomenon. The trauma of trying to adjust to an indefinable role while besieged with a multitude of urgent questions and decisions seems overwhelming.

Because you've had no preparation for what you're going through, and because you've no one to guide you through this most difficult time of adjustment, it may well seem that your agony will never end.

But, with support, with permission to grieve, and with patience and effort, *it will*. There is much to go through, a whole mourning process in which to participate. But an end is waiting . . .

Permission to Mourn

"When a person is born, we rejoice, and when they're married, we jubilate, but when they die we try to pretend nothing happened."

Margaret Mead

Death is a fact of life. Death puts life in context and gives meaning to human existence. Yet, too often in our society, death is a subject to be evaded, ignored, even denied.

To lose your spouse is to lose something of yourself. It is only natural to mourn such a loss. You may suffer emotions unimaginable in their intensity, but even though you are in agony, as terrible as it seems, *your pain is healthy and appropriate*.

Your spouse has died, but the relationship you shared lives. You made a substantial emotional investment in your marriage—whether it was happy or unhappy—and those emotions survive long after the funeral is over.

For some widowed persons, the rituals of mourning such as a wake, sitting shiva, or holding a memorial service, provide an important beginning to the grieving process by giving social and spiritual support to the expression of despair.

Some people are encouraged to vocalize their feelings, to weep, to wail, to grieve loudly and publicly at the funeral. Others are expected to remain detached, to keep "a stiff

On Being Alone, originally written by Dr. James Peterson, Director, Emeriti Center, Gerontology Department, University of Southern California, was rewritten and updated by Pamela Warrick, consultant.

upper lip," and wear a mask of composure.

In fact, you may be feeling surprisingly composed. You may have no strong feelings at this point. You may be in shock, numbed by your loss.

Whatever your cultural or ethnic background, and whenever your emotions rush to the surface, you may be surprised at how little encouragement you are given to truly vent your grief. Too often it seems that we stifle public displays of emotion, instead of valuing them as a way to begin healing.

Letting the pain show may be especially difficult for men. Our social expectation of men is that they will be strong and silent. This gives them little room to express pain.

This may account for the fact that the death rate among widowers is three times greater than it is among widows. In fact, studies have shown that there is a connection between societal expectations of men to be less emotional and their vulnerability to illness after the loss of a mate.

"I was 63 years old when my wife died. What I'm saying is that I had lived long enough to have suffered some awful pains, and done my share of grieving. But with my wife gone, I just couldn't seem to snap out of it. It wasn't until I really let myself go and stopped caring what people thought that I began to feel like I was going to pull through."

Men and women both need to give themselves permission to mourn. Postponing a confrontation with your feelings by filling each day with frantic activity will only delay and compound the grief reaction.

Denying your grief may be helpful in separating yourself from the pain. But the agony is still there and it will stay there until you acknowledge it. It may be useful to remember that when one suffers a great loss, it is a sign of strength—not weakness—to be able to express emotions.

The Phases of Grief

"It often happens that one is experiencing the stages of grief in a different order than some other person, or experiencing two stages at once. No one can say how long a stage will last or that it won't return. But for me, the one certainty was that until I admitted that my loved one was actually dead, life could not begin anew."

Your reactions to death may cover a wide and confusing range of emotions. You may feel like you'd expected—very sad, for example—or you may have other feelings that truly puzzle you.

Although many experts like to list "the stages of grief," there is no real order to the grieving process. It may help to think of grief as clusters of reactions, or fluid phases that overlap one another. Grief does not proceed in an orderly fashion—anymore than life itself does.

Your immediate response following the death, whether or not anticipated, is probably shock, numbness, and a sense of disbelief. You may feel like you're wrapped in a cocoon or blanket.

"When I first became a widow, I hated to leave my apartment for fear that 'it' showed . . ."

From the outside, you may look to others as if you're holding up well. In fact, the reality of the death has not yet penetrated your awareness. This gives the appearance that you are quite accepting of your loss.

In the months after the funeral, however, this numbness turns to intense feelings of separation, pain, and yearning. Psychiatrist Beverly Raphael describes the phase in this way:

"The absence of the dead person is everywhere palpable. The home and familiar environs seem full of painful reminders. Grief breaks over the bereaved in waves of distress. There is intense yearning, pining, and longing for the one who has died. The bereaved feels empty inside, as though torn apart or as if the dead person had been torn out of her body."

In many ways, you are searching for your lost mate. You may have dreams in which your loved one is still alive. You may think you see her on the street or hear his footsteps in the hall.

When you realize that your mate will not return, despair may set in. You may feel extremely depressed, may have trouble concentrating, and act very disorganized and forgetful. Strong feelings of guilt may plague your every waking hour. You may find it impossible not to act irritable, anxious, or restless.

Kind offers of comfort and support may be shunned as all you seem able to do is focus on your loss, on memories of life with your spouse, or on your anger at being left. Raphael notes:

"All of these feelings, as they swing dramatically from one pole to the other, can make you feel like two, even three or four, different people. At one moment you may want to avoid all reminders of the spouse who died; at the next moment, you may want to sit down with a family album and spend the whole day with your memories."

But this is as it should be. You are learning to live with the reality of your loss.

When Does Mourning End?

One of the myths about mourning is that it has an ending point. That if you just wait long enough, it suddenly stops hurting.

It doesn't. It requires working through the various phases of grief. It does get better. It does become manageable. But the experience of widowhood changes us as well.

"Acceptance for me came when I realized it didn't demand that I never think about my husband again. That's simply not possible. Part of me will mourn him forever. But acceptance does mean you can cherish your memories and at the same time, understand one has to go on alone and try to make the best of it."

Although mourning continues, most widowed persons find that the intensity of their grief gradually lessens. A favorite song may still bring a moment of sadness, but it no longer disrupts your whole life. Seeing a couple stroll through a park may bring a tear or two as you remember how it used to be, but it doesn't make you leave the park.

More than time, bereavement takes effort to heal. Mourning is a natural and personal process that only *we* can pace. It cannot be rushed and it cannot happen without our participation.

Grief has certain recognizable symptoms some people incorrectly consider signs of illness. That, coupled with your great wish to stop the pain or hurry the grieving process, can prompt you to turn to medications for help in coping, help in sleeping, help in carrying on.

Grief is not an illness. It does not just happen *to* you. It needs you and your efforts. While many widowed

persons, especially women, say that they were offered prescription medication following the death of their spouses, most felt the drugs only delayed them from facing their pain.

If you find yourself looking forward to the next pill, you may need help. You are more vulnerable now than at perhaps any time in your life, and your reserves may be too low to fight a growing addiction.

Alcohol may also represent a special risk at this fragile time. Your emotional state affects the way you handle alcohol. If you are already emotionally upset or tired, a couple of drinks may make matters worse instead of better.

If you are physically ill, of course, you must seek medical attention. If you find your emotions overpowering, you must reach out for professional mental health care—not for a pill or a bottle.

After Death . . . The Urgent Details

"If only I had been treated like a person instead of an object—if I had been consulted on some of the arrangements. I might have said I don't know, but at least I would have been involved."

Suddenly, you are faced with some very important, and often urgent, decisions. It doesn't seem fair. Still, certain details must be dealt with after a death.

These first steps as a newly widowed person may seem frightfully difficult. The following list of the most urgent financial and legal decisions you'll have to make following your spouse's death may help guide you and help you feel more in control of the situation. You may want to order, at no charge, AARP's pamphlet, *Final Details*, which outlines important information about legal details in each of the fifty states. (See Bibliography)

1. Make funeral or memorial service arrangements. Most traditional funerals cost more than $2,000 and can easily cost as much as $10,000. Make arrangements that are best for you and your family. Remember that you don't need a costly funeral to show your love or respect for your spouse. The Social Security Administration and the Veterans Administration provide burial allowances. Check with these organizations; you may qualify to receive one or both of these allowances for your spouse.

2. Find any important papers your husband or wife may have had—deeds, bank books, stock certificates, a will. *Do not throw anything out.* If you don't feel up to the search, ask someone you trust to help. Don't let your fear or personal turmoil at this time jeopardize your or your family's financial future.

3. In some states, joint bank accounts are automatically frozen. Ask your bank to release your funds to you and immediately set up a new account to handle funds received after the death.

4. Secure an ample number of certified copies of the death certificate. Also, locate your marriage

certificate, your spouse's birth certificate, military discharge papers, Social Security card, tax forms, and birth certificates of any minor children. These records are needed to establish claims for Social Security, life insurance, or veteran's benefits.

5. Notify the companies that insured your spouse of his or her death. Each company, if there are more than one, needs a statement of claim and a death certificate before the surviving spouse can be paid. There are many ways insurance money can be paid out to the widow or widower. If you do not need all of the money right away, discuss with your insurance agent all of your options for being paid and choose the best for your situation.

6. Apply to your Social Security office for benefits. Social Security benefits are not automatically paid out after a death; you must apply for them. If your spouse was a veteran, apply for veterans' benefits at the nearest Veterans Administration office. Burial at no charge may be possible in an area where a national Veterans Cemetery is located.

7. Write a formal letter to your spouse's employer, union, or any other group or professional organization with which he or she may have had an association. Many of these organizations have insurance policies of which you may be the beneficiary. You may want to ask a friend to help you write these letters.

8. Advise all creditors, including issuers of credit cards, that your spouse has died. If you have any loans, find out if they are insured. If you have mortgage insurance, your house will be paid for.

9. Consult a lawyer. Your family may be very well-meaning, but they are not legal experts. Find a lawyer you trust; perhaps a friend or neighbor who is widowed can suggest a lawyer who specializes in wills, estates, and probate. Discuss fees *before* you engage any legal help.

"At first there were many offers of help . . . but then there was a very, very lonesome lull."

You have just suffered an emotionally devastating event and the last thing you want to deal with is money matters. But money does matter, now and for your future, so try to do the best you can. However, *postpone any decisions that can be put off until you feel better emotionally.* Many widowed persons have found that postponing major decisions for at least one year permitted them to experience all the seasons of their emotions.

Personal Adjustment

"At first, there were many offers of help. Friends, relatives, co-workers would stop by or telephone. They offered condolences, companionship, suggestions, and a sympathetic ear. But then there was a lull—a very, very lonesome lull. I still needed someone who knew my situation and was ready to help when I felt depressed or apathetic, but now there was no one there."

For weeks after a death, most caring families do all that they can to comfort the newly bereaved, to make the widowed person's life as comfortable as possible. The widow or widower, still in shock, accepts this support in a daze.

Gradually, those around us return to their normal lives, but we do not. We no longer have a "normal" life. Our numbness is wearing off and our comforters may no longer be close by. The reality of the situation slowly dawns: *I am alone.*

There is much grief work to be done now, but it all does not have to be done alone. Others who have felt what you are feeling now stand ready to help.

The Widowed Persons Service offers help to newly widowed persons of all ages. Many have found that this program brings new perspectives, new hope, and perhaps most important, understanding. For information about the Widowed Persons Service, contact:

WIDOWED PERSONS SERVICE
AARP
1909 K Street NW
Washington, DC 20049

Taming Your Fears

"For two years (after being widowed), I was just as crazy as you can be and still be at large. It was total confusion. How did I come out of it? I don't know, because I didn't know when I was in it that I was in it."
Helen Hayes

Do you feel sometimes as if you are going crazy? Well, you're not. What you're experiencing is natural and normal, even though it may not feel that way. Unlike mental illness, the feelings suffered during grief gradually and permanently disappear.

It may be that temporary insanity you're feeling is just that; with the emphasis on "temporary." When you most fear you may be losing your mind, it is important to remember that you *do* have the ability to cope.

Most experts agree: If you were not mentally ill before you were widowed, you will recover from bereavement and regain your ability to function.

Even if those around you worry that "you don't seem to be holding up like you did at the funeral," you should not be afraid to show your feelings. There is a big difference between intense emotion and mental illness. When the first impact of death wears off, you may feel you are losing control. This is a normal part of the grieving process. Indeed, this is a time when much of your adjustment to widowhood takes place.

Are you seeing "ghosts"? It is common for men and women who have lost their marriage partners to continue to feel, see, even seem to touch their presence for some time after they have died.

Author John Erskine described this special experience. "I know by personal experience that the dead whom we have loved do not leave us, but in some fashion continue here as faithful companions, sustaining and inspiring us. We find them in familiar places, in the home, in the garden, on the street. This constant resurrection of the dead is for me a simple fact, part of my human acquaintance with the daily mystery and beauty of life."

Some bereaved persons feel frightened by strongly negative feelings about the spouse who died. Are you angry that he didn't leave you enough money for a comfortable retirement? Do you resent her for not taking better care of herself?

It is not unusual—in fact, it is quite normal—to harbor some very angry feelings after the death of a wife or husband. It is just as normal to feel guilt about feeling that way. In cases where the spouse committed suicide, the anger and guilt may seem overwhelming and may well require some professional intervention.

If your spouse died by suicide, then you probably will be most focused on that form of death. Many of us may have suicidal thoughts or impulses that worry us no matter how our spouse died. It is urgent that you seek immediate help if you cannot stop thinking about ending your own life.

A Way to Say Goodbye

"I didn't realize until one year after she had died that I had not fully accepted my wife's death. I would hear her and imagine her in every room. Finally, I realized this was my way of denying her death emotionally."

The present, with all its pain and sorrow, is the only reality you have. Memories are very important, but they cannot be used as a shield against the present.

At some point in your grieving, you will be ready to try to say goodbye. The following "Perspective" exercise may help you:

Give yourself time and a quiet space for this exercise.

On one side of a sheet of paper divided in half, write down the things you admired, respected, or liked about your husband or your wife. This should be easy, but don't list more than ten items. Feel free to put down fewer, but more will destroy the usefulness of the exercise.

On the other half of the paper, write down the things you disliked, did not admire, or did not respect. Be truthful. Try to put down ten items even though you may not feel now that you have anything negative to express.

Let yourself experience any emotions you have while making these lists. Say them out loud if you can, or write them down. The mind works like a pressure cooker. If the emotions inside are not allowed to escape little by little, they will explode. Let your feelings out.

Now, take the piece of paper, fold it up, and put it in your pocket or purse. The next time you begin to extol the saintly virtues of your spouse, take the paper out and reread it. You soon will recognize that your spouse was a real person with real faults and real virtues, who is now dead. (Excerpted from *Survival Handbook for Widows* by Ruth Jean Loewinsohn.)

Family and Friends

The reaction of family and friends to your loss can be troubling at times, comforting at other times. Sometimes it is difficult to remember that you are not the only one reeling from this blow.

In your great need to be understood, you may be unable to provide the understanding others in your family and circle of friends want from you. They may not be living up to your expectations, and, in your grief, you may not be living up to theirs.

Even adult children with families of their own may now be looking to you for more parenting than they have since childhood. They may need you to be strong, to take over where the deceased parent left off. Remember that you cannot fill all the roles others would have you fill. Don't feel guilty that you cannot.

"During funeral preparations and afterwards, I listened carefully to what my four children said about my husband. I learned more about what he meant to each one than I had during all the years they were at home. Having been made aware of my husband's roles with the children, I have tried to fill some, and I have noticed how they have tried to fill some of the roles he had in my life."

You may feel your children aren't doing enough for you. Share your feelings with them. You may find they feel they are doing as much as they can, or they may be surprised to learn you would like more from them.

Widowed men and women rebuild their lives on shaky ground if they depend solely on family to get them through their grief. You will find your own best solutions to the very real social needs you have now. Even so, you can work together with your family in these times of mutual crisis to ease each other's burdens.

The reactions of friends to your loss can be more complicated than those of relatives. One reason may be that when you were part of a couple, your friends were other couples. It may be painful to be with these friends socially now that you are the "odd one out."

"I found it especially painful at first to go to gatherings that consisted of couples we had been friends with; seeing them together while I was now alone hurt too much. Ultimately, it worked out better for me to do things with just the wives."

Some friends, like some relatives, may seem uncaring about your uncomfortable new status as a single person. Some may themselves be uncomfortable around you and your grief. It may help to try to remember how *you* treated widowed friends before you had experienced widowhood yourself.

"Sometimes I get the feeling that my wife's death somehow scared off some of my friends. Maybe they don't want to think about this happening to their wives. They rarely mentioned her to me after a while, but I found that once I started talking about her, they were relieved and felt more comfortable with me."

Sex and the Widowed Person

When you lose your spouse, you lose your sexual partner. It is a painful fact of widowhood and one made more painful by the embarassment, even the guilt, this topic can provoke.

> "I would hear her and imagine her in every room . . . this was my way of denying her death . . ."

Do you have strong sexual needs? Or do you feel like shunning sex for the rest of your life? A "yes" to either question is normal and so are the whole range of feelings in between.

Widowed persons say they most miss the closeness that comes with marriage, whether it is a sexual longing or a need to cuddle. As an adult, you are a sexual being. After the loss of your mate, concerns over what is appropriate sexually may arise.

The sexual revolution may have given some of us permission to enjoy sexual freedom but not the wherewithal to find it. Although sexual feelings are common after being widowed and should not make you feel guilty, there can be a conflict between societal taboos and your personal needs. You need to sort out those conflicts and do what you feel most comfortable doing.

If you are considering taking a new sexual partner, you may want to think about what you are really looking for: sex, intimacy, companionship, admiration, or cuddling. Knowing what you want can help you know how to go about getting it.

"I miss the companionship, the sharing, the special love that can go with a long marriage. I enjoyed being close to him but after twenty years together, I don't know if I'm ready to sleep with another man. Who knows, someday, I may be."

Staying Healthy

Stress can wreak havoc on our natural defense systems and of all of life's stresses, the death of a spouse is the greatest. The effect of grief on our health is only just beginning to be fully measured. While guarding your health may be among the least

of your concerns during the throes of grief, you need to work toward maintaining your health as soon as you feel able. This means beginning some form of regular exercise, getting proper nutrition, reporting physical complaints to your doctor, and just plain being careful.

While most widowed persons do not become seriously ill or die after their spouse's death, statistics indicate that widows and widowers are at higher risk than others.

During mourning, you may drink more alcohol and smoke more cigarettes than usual and overuse tranquilizers and other medications. All of these habits contribute to poor health, making it even harder to work through your grief.

Stomach pain, loss of appetite, intestinal upsets, sleep disturbances, and dramatic loss of energy, are all symptoms of acute grief. A widow or widower, identifying with the partner who died, may take on symptoms of the illness that killed their spouse.

Although many of these symptoms, and other physical manifestations of your mental anguish, begin to disappear as you resolve your loss, you will have to be alert to their messages. Act on them by helping yourself to renewed health.

Eating well and sleeping well are perhaps two of the toughest goals to achieve after you have been widowed. Beware of the temptation to rely on drugs, such as alcohol, or tranquilizers, to numb your pain, to bring on sleep. Many people who were offered such artificial relief during their grief say that the drugs only delayed the time they were forced to confront their pain.

A number of sleep exercises suggested for overcoming insomnia and giving your body the rest it needs are included in books mentioned in the bibliography.

Cooking for one can be a chore even when your appetite is good. When your appetite is poor—or at best, unpredictable—cooking may simply not get done.

Eating alone can be a painful reminder of your new single status. Some people find that they are eating crazy things at odd hours, or that they never sit down for a meal because they can't bear to face that empty chair across the table.

Understand that these feelings are natural and look for ways to make mealtime as bearable as possible. Perhaps you could share shopping and cooking with a single friend or neighbor.

Some widows and widowers have found that swapping chores with friends or neighbors works well for both parties. For example, you may be a fine cook but not too handy around the house. There is very likely someone in your acquaintance who would very much like to trade a good home-cooked meal for a bit of cabinetry or household repair.

Don't forget that your health is at a critical point right now. The physical demands on you have been enormous. Take care of yourself!

Taking Care of Business

"My husband always handled our banking, taxes, and investments. The only time we talked about what I might do if I were widowed, I said I would give all the money to the children so I wouldn't have to handle it. Needless to say, that was a very wrong answer."

Taking the reins of your family financial affairs can be a frightening prospect for even the most confident. Understandably, you may have initially put off a number of legal and financial decisions until you felt better. However, be sure to handle them within the first six to twelve months.

The outline below can help guide you through this challenging time.

Taxes

See a tax accountant or tax lawyer as soon as you can—preferably during the first year of widowhood. Federal law requires that an estate tax return be filed within nine months of the death in many cases. Since tax laws are constantly being revised, it is important to seek out expert advice to determine your full tax liability.

Several publications are available to help you. AARP's *Money Matters* tells you how to go about getting legal and financial advice. *Your State Tax Guide*, updated annually, is another free booklet available on request from AARP. (See Bibliography.)

Social Security

Contact the nearest office of the Social Security Administration and ask for any information on current rules regarding benefits for widowed persons. Also ask for full details on your eligibility for Medicare.

Other Benefits

If your spouse was a veteran, there are many types of benefits that may be available to you, including veterans' insurance benefits. All veterans can receive a burial flag and burial in national cemeteries. Dial 1-800-555-1212 for the toll free number of your regional Veterans Administration office.

Property

Probate procedures may be a complex matter, depending upon the size of the estate and the claims against it. The advice of your lawyer is invaluable. It often saves money if the surviving spouse can be appointed administrator of the estate. You should be aware that the court generally does not permit probate to be concluded in less than a year; so some resources may be tied up for at least that long. There are a number of tasks the administrator must perform. If you elect to be the administrator, your lawyer should make you aware of them and can help you complete them.

Temptations to Resist

Even people who have easily and comfortably handled all their own and their spouse's business for decades may find that widowhood has paralyzed their ability to pay even the simplest bill.

The trauma of losing your spouse cannot be turned off when the time comes to take care of business. All you can do is your best; don't be rushed.

Author Lynn Caine in her autobiographical book *Widow* writes: "During my crazy periods, I made terrible financial mistakes. That's why I keep repeating my advice to widows. Sit down. Be quiet. Don't move. You have to understand that your mind is not working properly, even though you think it is. Protect yourself from yourself."

"You can cherish your memories and at the same time . . . go on alone and make the best of it."

It may be very hard to do nothing when you feel overtaken by strong urges. At first, you must do all in your power to resist these common, and very compelling, temptations:

- Quitting your job;
- Selling your house;
- Moving in with family;
- Moving your residence.

When faced with such urges, try instead to do something that is *not* irreversible. Consider options such as:

- Taking a leave of absence from work instead of quitting.
- Renting out your house instead of selling it.
- Visiting with family for a week or two before deciding to move in with them.
- Taking a long vacation away from home before pulling up stakes for good.

After taking time to fully study your options, you may still want to give in to your temptations. But make plans first, and try them out on paper for a while before committing yourself to actions you may later regret.

Determining Your Financial Needs

Once you have established what the assets are from your spouse's estate, you can take the following steps to determine whether they are sufficient for your needs.

1. Take an inventory of your income-producing assets; that is, any assets that make money for you on a monthly, quarterly, or yearly basis. This will include investments and savings.
2. Appraise the dependability of your income.
3. Determine your annual income which consists of your salary (if you work), benefits, and income-producing assets.
4. Determine how much money you will need yearly by making a budget. Review your checkbook stubs or cancelled checks to get an idea what your expenses have been.
5. If your budget comes to less than your yearly income, you are in luck. If not, you can do one of two things: You can try to juggle your income-producing assets to produce more income. To do this, you should enlist the help of a trustworthy financial counselor. If you cannot increase the value of your assets, then you need to trim your budget. As much as you can, avoid dipping into capital—the savings or investments that are producing income.

Taking Control of Resources

Your financial resources are not the only resources you have at your disposal now. Your personal resources and talents are also waiting to be tapped.

For those of us who do not have a "head for figures" or who simply never had the chance to learn about

managing our affairs, it is time to learn.

"When it came to money, I really had to start from scratch. I changed our account to a new bank so I didn't have to face the tellers who knew my husband so well that I'd feel embarassed about my own lack of knowledge. At the new bank, I felt I could ask all kinds of dumb questions because no one knew me."

It is time to look at *your* financial future. Will there be money when your house needs a new roof? For college tuitions? Do you have a will? Is there enough insurance to cover you and your home? Take time to ask these kinds of questions. Seek professional advice when needed. Be sure the answers to these questions are the best for your situation.

Household Management

It is said that home is where the heart is. For widows and widowers, it is also where many of their dearest and most poignant memories may be. The pain of your loss as well as the financial realities of widowhood may force a re-evaluation of your housing situation.

If you own your home, it is probably your biggest single asset. If you are paying a mortgage, it is probably your largest single personal obligation. This reality, coupled with the many mixed emotions you may have about living alone in the home you shared with your spouse, can make the decision of whether to keep or sell your home a very difficult one.

Remember that no matter how attractive the real estate company's offer may seem, how strongly relatives are urging you to act fast, or how difficult it is at first to come home to an empty house, this decision must be careful and deliberate.

Before you decide you can't afford to stay in your home, look into reverse annuity mortgages, roommates or other options. (See Bibliography.)

Problems such as finding accessible transportation to stores or work, and worries about home maintenance and repair can cause you to feel you have no choice but to leave your home. But with outside help, from a local neighborhood improvement or social service agency, for example, you may be able to stay.

Home maintenance can be arranged informally as a service exchange. You may find someone willing to do yard work or light housekeeping in exchange for babysitting or some other chore. You also may be able to make your home better suit your new needs with some remodeling.

There are many options available to single adults today who want to explore different housing arrangements. You may want to share a house, maybe your own, with a friend or relative or even a boarder who could help with household expenses as well as chores. You may want to investigate moving to an apartment if you now live in a house. If you live in an apartment, you may want to consider moving to another apartment that is more affordable and/or convenient.

Don't be pushed into a decision you are not ready to make. *Where* you live can dictate a lot about *how well* you live. There are many resources available to help widows and widowers of all ages explore their housing options. (See Bibliography.)

Employment, Careers, and Volunteer Service

"I thought going back to work would really help. I wanted to stay busy during the day at least and I was too thankful to have an office to go to. But I wasn't prepared for being treated the way I was—like I had some dread disease. Because my wife was gone, people who I worked with seemed to be uncomfortable with me."

Work, paid or unpaid, can seem like a salvation in times of great stress. But whether you have a job to return to, or a new job to find, employment can be both troubling *and* rewarding.

If you were working when you were widowed, returning to work and the familiar routines and people can be very comforting. It may also be a bit puzzling, and even painful, if co-workers act differently around you and make your widowhood a wall.

If you find yourself faced with such a wall, it may be helpful to make the first move toward knocking it down. If you can recall feeling awkward in the past about dealing with someone else's tragedy, you can better understand some people's awkwardness around you now.

You can help alleviate your coworkers' fears about mentioning your loss, your spouse's name, or making other real or imagined social blunders. Many widowed persons find it helps to state straightforwardly how they feel about talking

about their loss. Once you have done this, other subjects seem to flow more easily back into conversation.

"For sixteen years of marriage, I never worked outside the home. We were fortunate in that my husband's salary was enough to support us well. Now that he is dead, I realize I am going to have to go to work at least part-time. And in a way, I really am looking forward to being a workin' gal. Of course, I am absolutely scared to death about actually going out there and getting a job."

Entering the job market after a long absence, or for the first time, can be one of the most challenging tasks that a widowed person faces.

The job market is tight. People with up-to-date skills are most in demand. You need to think creatively if you are going to compete.

Brush up on any skills you had before your marriage. Start looking at the skills you acquired as household manager, parent, or marriage partner as ones that have value in the marketplace.

Don't be afraid to ask about employment opportunities whenever and wherever you can. Prepare well for your job search. You may want to visit a career center to get free information and guidance about preparing a resume, screening job opportunities, and effectively presenting your qualifications to potential employers. You'll find a career center in nearly every city and county around the country.

Under the Displaced Homemakers' legislation, many states offer information to women or men who were homemakers but whose lives have been disrupted by divorce or death. For free information about entering or re-entering the job market and to find out where the nearest career counseling center is located, contact the Displaced Homemakers' Network, Inc., 1010 Vermont Avenue, N.W., Washington, DC 20005.

"Next thing I knew, I was on my way to a whole new me."

If you do not need to return to work immediately, you may find this is the right time to go back to school. Many colleges and universities are now making a special effort to attract returning students. In some cases, financial aid may be available. Evening classes are often offered for persons who work during the day. Returning to school not only offers the opportunity for better-paying and more interesting jobs, it can also be a great intellectual tonic.

"Going back to school was probably the single most important thing I did after my husband died. I had the lowest opinion of myself I think a person could have. It didn't seem like I could do anything right. I signed up for a short course at our community college just to keep from sitting around the house all evening and next thing I knew, I was on my way to a degree—and a whole new me."

Many widowed persons find that going back to school, changing jobs, or building a career are only some opportunities which can enrich their lives.

Volunteer service is another great opportunity. Shop around for the sort of volunteer work that best suits you, your interests, and your schedule. Do not feel obligated to take on any task that is offered. You want to choose work that is both meaningful and personally fulfilling.

Volunteer opportunities range from foster grandparenting to drivers' education; from work as a museum docent to driving a bus. VISTA, the Peace Corps, the Retired Senior Volunteer Program (RSVP), and Meals on Wheels are just a few of the programs you may want to consider.

AARP also has many opportunities for volunteer involvement. A brochure, *AARP Educational and Service Programs* outlines some of these opportunities. (See Bibliography.) In addition, the AARP Volunteer Talent Bank matches potential volunteers with suitable volunteer positions based on such factors as identified interests, skills and geographic location. (See Bibliography.)

As you move through the various phases of widowhood, you may want to consider sharing some of what you have learned with other widowed men and women through the AARP Widowed Persons Service. For more information about becoming involved in this program, write to Widowed Persons Service. (See Bibliography.)

A wise person once said, "No winter lasts forever; no spring skips its turn." For those of us who have lost a mate, it seems that death is only an ending. But for the survivor, it must also be a beginning.

This is not a beginning most of us ever planned to make and we are not prepared. Opening our hearts and our minds to accept this most terrible loss puts us on the path to eventual understanding. Yet it is a path that we alone can make meaningful. For it is the *process* of grieving that changes us and finally permits us to emerge from widowhood to personhood.

This transition cannot be rushed. Like the spring at the end of a cold and bitter winter, it will come.

AARP WIDOWED PERSONS SERVICE

Selected Bibliography

Most public libraries have books under the topics of death, widowhood, bereavement, or family. We suggest you consider borrowing books before buying them. Your library also may have useful resources on topics such as health, housing, insurance, and finance.

While AARP neither endorses nor recommends specific books, we offer this listing to give you the opportunity to review literature currently available in libraries, book stores, or from the publishers.

General

Caine, Lynn. *Lifelines*. Doubleday and Co. Inc., 501 Franklin Ave., Garden City, NY 11530. 1978.

Fisher, Ida, and Lane, Byron. *The Widow's Guide to Life: How to Adjust/How to Grow*. Prentice-Hall, Englewood Cliffs, NJ 07632. 1981.

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Kushner, Harold S. *When Bad Things Happen to Good People*. Schocken Books, 200 Madison Av., New York, NY 10016. 1983.

Loewinsohn, Ruth. *Survival Handbook for Widows (And for Relatives and Friends Who Want to Understand)*. AARP and Scott, Foresman and Co., 1865 Miner St., Des Plaines, IL 60016-4711. 1984

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Temes, Roberta. *Living With an Empty Chair*. Irvington Publishers Inc., 551 Fifth Ave., New York, NY 10017. 1980.

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Weizman, Savine, and Kamm, Phyllis. *About Mourning: Support and Guidance for the Bereaved*. Human Sciences Press, Inc., 72 5th Ave., New York, NY 10011. 1987.

Winston, Stephanie. *Getting Organized*. Warner Books, Independence New Co., 75 Rockefeller Plaza, New York, NY 10019. 1981.

Career/Volunteer

"AARP Educational and Service Programs." Free brochure from AARP. AARP Fulfillment, 1909 K St., N.W., Washington, DC 20049.

Bolles, Richard N. *What Color Is Your Parachute? A Practical Manual for Job-Hunters and Career-Changers*. Ten Speed Press, 900 Modoc St., Berkeley, CA 94707. 1986.

Crawley, Brenda and Dancy, Joseph Jr. *Mature/Older Job Seeker's Guide*. National Council on the Aging, 600 Maryland Ave., N.W., West Wing 100, Washington, DC 20024. 1984.

Farr, J. Michael, Gaither, Richard, and Pickerel, Michael R. *The Work Book: Getting The Job You Want*. Glencoe Publishing Company, 17337 Ventura Blvd., Encino, CA 91316. 1983.

Silden, Joan H. *Skills in Action: Job Funding Training*. The University of Akron, Adult Resource Center, Akron, OH 44325. 1985.

Financial

"Final Details. A Guide for Survivors When Death Occurs." Free pamphlet published by AARP, AARP Fulfillment, 1909 K St., N.W., Washington, DC 20049. Please list the state for which you want information.

"Housing Options." Free pamphlet published by AARP, AARP Fulfillment, (#D12013), 1909 K St., N.W., Washington, DC 20049.

"Money Matters®." Free pamphlet published by AARP, AARP Fulfillment, (#D12380), 1909 K St., N.W., Washington, DC 20049.

"Your State Tax Guide." Free pamphlet published by AARP, AARP Fulfillment, (#C175), 1909 K St., N.W., Washington, DC 20049.

Brown, Judith N., and Baldwin, Christina. *A Second Start: A Widow's Guide to Financial Survival at a Time of Emotional Stress.* Simon and Schuster, 1230 Avenue of the Americas, New York, NY 10020. 1986.

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Resources

If you need more help or want to explore some of the avenues others have taken in their time of crisis, you may want to contact one of the following resources.

American Association for Counseling and Development, 5999 Stevenson Ave., Alexandria, VA 22304. AACD can provide at no cost a list of certified mental health counselors in any area of the country.

Career Centers. These are often located in major cities and usually run on a non-profit basis to provide career resources for the public.

Counseling Centers. These centers, found on more than 2,000 university and college campuses, are centers for educational and training information.

Displaced Homemakers Network, 1010 Vermont Ave., NW, Washington, DC 20005. The Network offers a wide range of information and career counseling with federal funding and statutory authority.

Pastoral Counseling Centers. These multi-denominational centers can be found in metropolitan areas and offer counseling to those who need it.

Personal Consultants. A consultant, if carefully selected, may serve the same purpose as an employment agency but can offer more for many individuals in the midst of career changes.

State Employment Offices. The state provides, at no charge, job listings for persons looking for new or different employment. There are branches in most cities.

Volunteer Talent Bank. For information, contact AARP Volunteer Talent Bank, 1909 K St., N.W., Washington, DC 20049.

Widowed Programs. For information, a more complete bibliography, and/or a list of the programs for widowed persons in the USA, contact the Widowed Persons Service, 1909 K St., N.W., Washington, DC 20049.

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